

News & Numbers

Fall Edition - October 2020



1615 Pontiac Avenue - Cranston - Rhode Island - 02920 - CranstonMECU.org - (401) 463-3010



Simplicity First Postion Equity Loan

Pay Down Your Mortgage Quickly at A GREAT LOW Rate!

- ◆ 2.90% APR*
 - ◆ No Closing Costs!
 - ◆ 144 month Term
 - ◆ Payroll Deduction and/or Automatic payments required
- Apply Today!**

Find us on [f](#) [i](#)

*Annual Percentage Rate of 2.90% is the lowest available rate for 1-4 family owner occupied properties, first lien position equity, with a loan to value of 80% or less and a maximum repayment period of 144 months and includes a 0.50% discount for Automatic Payments/ Payroll Deduction. Other rates and terms are available. Property insurance (and flood insurance if applicable) are required. A minimum credit score of 680 is required for all borrowers. Your ability to attain this loan will be based upon but not limited to, evaluation of credit history and income verification. Standard underwriting rules apply. Rate subject to change without notice. The borrower is responsible for reimbursement of fees paid by CME credit union at time of origination if the loan is paid in full within the first 24 months.

A loan amount of \$100,000 for 144 months at 2.90% = \$823.15 per month. Existing CME credit union loans are not eligible for refinane with this promotion. CME credit union membership is required.

When you need to borrow, we are here to help!



Loans	APR*	Rate
New Auto - 2020/2019***	2.24%	60
New Auto - 2020/2019***	3.24%	72
Used Auto - 2020/2019***	3.24%	60
Used Auto - 2018/2017***	3.49%	60
Used Auto - 2016***	3.49%	48
Used Auto - 2015***	4.49%	48
Used Auto - 2014 & Older***	4.99%	48
Personal***	11.00%	36
Personal***	12.00%	60

*Annual Percentage Rate. Actual rate may vary based on credit worthiness. Payroll Deduction/Automatic Payment from CMECU Account required for rate; Other Rates and Terms Available. Sample Payment: \$15,000 borrowed for 60 months at 2.24% = monthly payments of \$264.50

CRANSTON MUNICIPAL EMPLOYEES CREDIT UNION is a COMMUNITY CREDIT UNION!

Our bylaws allow the Credit Union to reach out to the general community and provide everyone with a safe and refreshing alternative to the big banks.

For the safety and wellbeing of both our Members and Staff, we ask that everyone visiting our office please wear a face mask and respect the boundaries of social distancing. We appreciate your cooperation.



A Message from Your Credit Union

As CME continues to grow, we still measure our success the old-fashioned way, by helping one member at a time. Whatever your financial needs are, we are ready to help when the need arises. Whether for a first car, a used car, wedding, vacation, or an important home improvement, you only have to call, and we will be there to help.

As a credit union, our commitment to you and to the communities we serve is to continue to provide you exceptional value, convenience, and the highest possible level of service each and every day. Thank you for choosing Cranston Municipal Employees Credit Union to be your trusted financial partner. Together, as a cooperative, we can make a difference in the lives of our families and the health of our communities.

Thank you for your membership.



1615 Pontiac Avenue
Cranston, Rhode Island 02920



CranstonMECU.org



401.463.3010 - 877.442.6328



Info@CranstonMECU.org

Report your Lost or Stolen ATM or Debit Card
800.272.9222

Change your ATM or Debit Card PIN
800.272.9222

Personal Teller Line
800.310.7598



Federally insured by NCUA



Equal Housing Opportunity

Monday, October 12, Columbus Day
Wednesday, November 11, Veteran's Day
Thursday, November 26, Thanksgiving Day
Friday, December 25, Christmas Day
Friday, January 1, 2021, New Years Day

CME24 Online Banking

Pay all your bills securely through the convenience of CME24 Online Banking. You will need a CME checking account and CME24 Online Banking access to utilize this service.

CME24 Bill Payer

You may enroll for Bill Pay by signing into CME24. On the left of your accounts page click on the link for Bill Pay, complete the enrollment page, and we will get you started.

Apply Today!

CME Debit MasterCard with MobiMoney Management

A CME Debit MasterCard is a great way to access the funds in your CME Checking Account without having to actually carry cash. Make ATM withdrawals from your CME accounts. Make purchases online or in person wherever MasterCard is accepted. Pay bills online and much, much more...

Apply today! Call us today at (401) 463-3010 or Toll Free at (877) 442-CMECU (6328).

